

## Private Passenger Auto Premium Comparison Survey Form

*FORM APCS - last modified August 2005*

**NAIC Number:** 22306  
**Company Name:** Massachusetts Bay Insurance Co  
**Contact Person:** Sandy Nunez  
**Telephone No.:** 508 855 4369  
**Email Address:** [snunez@hanover.com](mailto:snunez@hanover.com)  
**Effective Date:** 7/1/2007

**Assumptions to Use:**

- 1 **Liability** -Minimum \$25,000 per person
- 2 **Bodily Injury** \$50,000 per accident  
\$25,000 per accident
- 3 **Property Damage** \$100 deductible per accident
- 4 **Comprehensive & Collision** \$250 deductible per accident
- 5 **The insured has elected to accept:**  
 Uninsured motorist property and bodily injury equal to liability coverage  
 Underinsured bodily injury equal to liability coverage
- 6 **Persona**

**7 If male and female rates are different, use the highest of the two**

**Submit to:** Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904  
**Telephone:** 501-371-2800  
 Email as an attachment to [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)

**DISCOUNTS OFFERED:**  
 PASSIVE RESTRAINT/AIRBAG 20 to 30 %  
 AUTO/HOMEOWNERS 10 %  
 GOOD STUDENT 12 to 30 %  
 ANTI-THEFT DEVICE 5 to 15 (cmp only) %  
 Over 55 Defensive Driver Discount 10 %  
 \$250/\$500 Deductible Comp./Coll. 20/18 %

Vehicle	Coverages	Gender	Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff				
			Age	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
				18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$799	\$960	\$444	\$444	\$957	\$1,150	\$532	\$532	\$1,236	\$1,486	\$687	\$587	\$957	\$1,150	\$532	\$532	\$847	\$1,018	\$471	\$471	
	Liability with Comprehensive and Collision		\$1,397	\$1,679	\$776	\$776	\$1,648	\$1,981	\$916	\$916	\$1,809	\$2,174	\$1,005	\$1,005	\$1,648	\$1,981	\$916	\$916	\$1,526	\$1,834	\$848	\$848	
	Liability with Comprehensive and Collision		\$1,543	\$1,855	\$857	\$857	\$1,823	\$2,191	\$1,013	\$1,013	\$2,029	\$2,439	\$1,127	\$1,127	\$1,823	\$2,191	\$1,013	\$1,013	\$1,689	\$2,030	\$938	\$938	
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$799	\$960	\$444	\$444	\$957	\$1,150	\$532	\$532	\$1,236	\$1,486	\$687	\$687	\$957	\$1,150	\$532	\$532	\$847	\$1,018	\$471	\$471	
	Liability with Comprehensive and Collision		\$1,672	\$2,010	\$929	\$929	\$1,964	\$2,361	\$1,091	\$1,091	\$2,065	\$2,482	\$1,147	\$1,147	\$1,964	\$2,361	\$1,091	\$1,091	\$1,830	\$2,200	\$1,017	\$1,017	
	Liability with Comprehensive and Collision		\$1,818	\$2,185	\$1,010	\$1,010	\$2,139	\$2,571	\$1,188	\$1,188	\$2,285	\$2,747	\$1,270	\$1,270	\$2,139	\$2,571	\$1,188	\$1,188	\$1,993	\$2,396	\$1,107	\$1,107	
2003 Honda Odyssey "EX"	Minimum Liability		\$799	\$960	\$444	\$444	\$957	\$1,150	\$532	\$532	\$1,236	\$1,486	\$687	\$687	\$957	\$1,150	\$532	\$532	\$847	\$1,018	\$471	\$471	
	Liability with Comprehensive and Collision		\$1,627	\$1,956	\$904	\$904	\$1,912	\$2,298	\$1,062	\$1,062	\$2,025	\$2,434	\$1,125	\$1,125	\$1,912	\$2,298	\$1,062	\$1,062	\$1,780	\$2,140	\$989	\$989	
	Liability with Comprehensive and Collision		\$1,773	\$2,131	\$985	\$985	\$2,087	\$2,508	\$1,159	\$1,159	\$2,245	\$2,699	\$1,247	\$1,247	\$2,087	\$2,508	\$1,159	\$1,159	\$1,943	\$2,336	\$1,079	\$1,079	
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$799	\$960	\$444	\$444	\$957	\$1,150	\$532	\$532	\$1,236	\$1,486	\$687	\$687	\$957	\$1,150	\$532	\$532	\$847	\$1,018	\$471	\$471	
	Liability with Comprehensive and Collision		\$1,760	\$2,116	\$978	\$978	\$2,064	\$2,481	\$1,147	\$1,147	\$2,151	\$2,586	\$1,195	\$1,195	\$2,064	\$2,481	\$1,147	\$1,147	\$1,930	\$2,320	\$1,072	\$1,072	
	Liability with Comprehensive and Collision		\$1,906	\$2,291	\$1,059	\$1,059	\$2,239	\$2,691	\$1,244	\$1,244	\$2,371	\$2,850	\$1,317	\$1,317	\$2,239	\$2,691	\$1,244	\$1,244	\$2,093	\$2,516	\$1,163	\$1,163	
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$799	\$960	\$444	\$444	\$957	\$1,150	\$532	\$532	\$1,236	\$1,486	\$687	\$687	\$957	\$1,150	\$532	\$532	\$847	\$1,018	\$471	\$471	
	Liability with Comprehensive and Collision		\$1,850	\$2,224	\$1,028	\$1,028	\$2,169	\$2,607	\$1,205	\$1,205	\$2,232	\$2,683	\$1,240	\$1,240	\$2,169	\$2,607	\$1,205	\$1,205	\$2,032	\$2,443	\$1,129	\$1,129	
	Liability with Comprehensive and Collision		\$1,996	\$2,399	\$1,109	\$1,109	\$2,344	\$2,817	\$1,302	\$1,302	\$2,452	\$2,947	\$1,362	\$1,362	\$2,344	\$2,817	\$1,302	\$1,302	\$2,195	\$2,639	\$1,219	\$1,219	
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$799	\$960	\$444	\$444	\$957	\$1,150	\$532	\$532	\$1,236	\$1,486	\$687	\$687	\$957	\$1,150	\$532	\$532	\$847	\$1,018	\$471	\$471	
	Liability with Comprehensive and Collision		\$1,530	\$1,839	\$850	\$850	\$1,799	\$2,162	\$999	\$999	\$1,929	\$2,319	\$1,072	\$1,072	\$1,799	\$2,162	\$999	\$999	\$1,670	\$2,007	\$928	\$928	
	Liability with Comprehensive and Collision		\$1,676	\$2,015	\$931	\$931	\$1,974	\$2,373	\$1,097	\$1,097	\$2,149	\$2,583	\$1,194	\$1,194	\$1,974	\$2,373	\$1,097	\$1,097	\$1,833	\$2,203	\$1,018	\$1,018	